

In re:
Scott Raber
Christine Raber
Debtors

Case No. 20-10707-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Feb 25, 2025

Form ID: 138OBJ

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Raber, Christine Raber, 7331 PA Route 873, Slatington, PA 18080-3405
14462242	Assetcarellc/capiopart, Lee Morris, Sherman, TX 75090
14492144	+ Carrington Mortgage Services, Inc., c/o Rebecca A. Solarz, Esq., 701 Market Street , Ste 5000, Philadelphia, PA 19106-1541
14462251	+ Lehigh Valley Educator, P.o. Box 4388, Allentown, PA 18105-4388
14491369	+ Lehigh Valley Educators Credit Union, 3720 Hamilton Blvd, Allentown, PA 18103-4503
14462259	+ Receivables Management, 1312 W Westridge Blvd, Greensburg, IN 47240-3251

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 26 2025 03:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 26 2025 03:41:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14462239	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 26 2025 02:49:12	American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
14463299	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 26 2025 03:41:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14462241	Email/Text: ebn@americollect.com	Feb 26 2025 03:41:00	Americollect Inc, 1851 S Alverno Road, Manitowoc, WI 54221
14462238	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 26 2025 02:26:14	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
14462240	+ Email/Text: ebnbankruptcy@ahm.honda.com	Feb 26 2025 03:41:00	American Honda Finance, 13856 Ballantyen Corporate Pl, Charlotte, NC 28277-2711
14462243	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 26 2025 03:41:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14493368	Email/Text: BKBCNMAIL@carringtonms.com	Feb 26 2025 03:35:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14482310	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 02:03:19	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14462244	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 02:03:04	Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
14462245	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 26 2025 03:41:00	Chrysler Capital, Po Box 961212, Fort Worth, TX 76161-0212

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14462246	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 26 2025 03:41:00	Comenity Bank/torrid, Po Box 182789, Columbus, OH 43218-2789
14462254	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 26 2025 01:50:14	Macys/dsnb, Po Box 8218, Mason, OH 45040
14493260	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14466797	Email/Text: mrdiscen@discover.com	Feb 26 2025 03:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14462247	+ Email/Text: mrdiscen@discover.com	Feb 26 2025 03:35:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14462248	+ Email/Text: bkynotice@harvardcollect.com	Feb 26 2025 03:41:00	Harvard Collection Ser, 4839 N Elston, Chicago, IL 60630-2589
14493367	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 26 2025 03:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14462249	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 01:51:39	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
14462250	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 01:50:31	Jpmcb HI, 700 Kansas Lane, Monroe, LA 71203-4774
14477431	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:52:20	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14462252	+ Email/Text: Documentfiling@lciinc.com	Feb 26 2025 03:36:00	Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2802
14493254	+ Email/Text: Documentfiling@lciinc.com	Feb 26 2025 03:36:00	LendingClub Corporation, 595 Market Street Suite 200, San Francisco, CA 94105-2802
14462253	Email/Text: camanagement@mtb.com	Feb 26 2025 03:41:00	M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14491353	+ Email/Text: camanagement@mtb.com	Feb 26 2025 03:41:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
14471786	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 01:50:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14492125	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 03:41:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14462255	+ Email/Text: bnc-capio@quantum3group.com	Feb 26 2025 03:41:00	Mba Law Offices/capio, 3400 Texoma Parkway, Sherman, TX 75090-1916
14462256	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 03:12:17	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14462257	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 03:41:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
14493397	+ Email/Text: bnc@bass-associates.com	Feb 26 2025 03:35:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14480748	Email/Text: perituspendrick@perituservices.com	Feb 26 2025 03:36:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
14483703	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 26 2025 01:50:06	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14492422	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14475006	Email/Text: bnc-quantum@quantum3group.com	Feb 26 2025 03:41:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

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14462258	Email/Text: accounting@recoveryrmg.com	Feb 26 2025 03:36:00	Rec Mgt Grp, 2901 University Av, Columbus, GA 31907
14462260	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 02:03:09	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14462261	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 03:12:17	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14466346	##+	JPMorgan Chase Bank, National Association, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bkgroup@kmlawgroup.com
KRISTEN D. LITTLE	on behalf of Creditor JPMorgan Chase Bank National Association KRLITTLE@FIRSTAM.COM
MICHAEL JOHN CLARK	on behalf of Creditor JPMorgan Chase Bank National Association mclark@pincuslaw.com
PAUL H. YOUNG	on behalf of Joint Debtor Christine Raber support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
PAUL H. YOUNG	on behalf of Debtor Scott Raber support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Scott Raber)	Case No. 20-10707-pmm
)	
Christine Raber)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 25, 2025

For The Court

Timothy B. McGrath
Clerk of Court